



Monthly Financials

July 2021



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
07/31/21

	July 31, 2021	July 31, 2020	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	1,860,290,474	1,901,407,692	(41,117,218)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	1,868,709,066	2,996,497,232	(1,127,788,166)
Other Investments	23,448,813	21,004,219	2,444,594
Member Loans	3,000,000	3,000,000	-
Miscellaneous Assets			
Net Land and Building	2,310,275	2,349,005	(38,730)
Net Furniture, Equipment, Software and Hardware	881,513	244,498	637,015
Accrued Interest on Member Loans and Investments	1,265,853	1,494,181	(228,328)
National Credit Union Share Insurance Fund	656,957	560,244	96,713
Other Assets	33,175,023	1,584,445	31,590,578
Total Miscellaneous Assets	\$38,289,622	\$6,232,374	\$32,057,248
Total Assets	\$3,793,737,975	\$4,928,141,517	(\$1,134,403,541)
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	2,761,368,391	4,188,821,364	(1,427,452,973)
Member Share Certificates	747,845,000	503,554,000	244,291,000
Total Nonperpetual Capital Account (NCA)	48,308,544	57,867,560	(9,559,016)
Membership Shares & Certificates	\$3,557,521,935	\$4,750,242,924	(\$1,192,720,989)
Borrowings and Other Liabilities			
Notes Payable	-	-	-
Dividend & Interest Payable	967,323	849,700	117,623
Other Liabilities	2,391,326	2,302,288	89,038
Total Borrowings and Other Liabilities	\$3,358,649	\$3,151,988	\$206,661
Total Liabilities	\$3,560,880,584	\$4,753,394,912	(\$1,192,514,328)
Shareholder Equity			
Perpetual Contributed Capital	117,326,118	110,461,235	6,864,883
Retained Earnings	110,854,936	68,932,698	41,922,238
Unrealized Gains/Losses AFS	11,804,250	1,149,986	10,654,265
Other Comprehensive Income (Loss)	(7,127,913)	(5,797,314)	(1,330,599)
Total Members Equity	\$232,857,391	\$174,746,605	\$58,110,787
Total Liabilities & Equity	\$3,793,737,975	\$4,928,141,517	(\$1,134,403,541)



Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)

July 31, 2021

	Month Ended July 31, 2021	Year-to-Date July 31, 2021	Year-to-Date July 31, 2020	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	1,891,290	12,737,839	23,949,704	(11,211,865)
Total Interest on Loans	6,804	52,126	424,107	(371,981)
Total Interest Income	\$1,898,093	\$12,789,965	\$24,373,811	(\$11,583,846)
Interest Expense				
Member Shares Dividend Expense	667,067	4,048,363	9,242,180	(5,193,818)
Member Certificates Dividend Expense	220,862	1,286,015	3,755,447	(2,469,432)
Nonperpetual Capital Account Dividend Expense	40,749	277,138	504,012	(226,874)
Total Interest on Notes Payable	-	111	192,001	(191,890)
Total Interest and Dividends Expense	\$928,678	\$5,611,626	\$13,693,641	(\$8,082,014)
Gain/Loss on Investment Sales	94,072	1,713,842	586,345	1,127,497
Net Investment Income	\$1,063,488	\$8,892,181	\$11,266,515	(\$2,374,335)
Operating Income				
Service Income	518,866	3,850,318	3,671,781	178,537
Other Income	102,981	34,101,997	793,922	33,308,074
Total Consolidated Operating Income	\$621,846	\$37,952,315	\$4,465,704	\$33,486,611
Operating Expense				
Compensation and Employee Benefits	700,665	4,810,726	4,177,785	632,941
Office Occupancy and Supplies	29,235	189,481	200,386	(10,905)
Marketing Expenses	32,399	172,048	138,739	33,308
Operating Services Expenses	220,681	1,504,473	1,497,921	6,552
Technology and Professional Services	86,513	694,262	459,659	234,603
Depreciation and Other Expense	100,278	694,819	904,893	(210,074)
Total Consolidated Operating Expense	\$1,169,771	\$8,065,808	\$7,379,383	\$686,425
Unclosed Net Income	\$515,564	\$38,778,687	\$8,352,836	\$30,425,851

(800) 242-4747
corpcu.com

